In re:
Andrew David Landsberger
Debtor

Case No. 20-00844-RNO Chapter 7

# CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 1 Date Rcvd: Mar 05, 2020 Form ID: 309A Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Mar 07, 2020. db Andrew David Landsberger, PO Box 282, Tannersville, PA 18372-0282 +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street, tr Honesdale, PA 18431-1925 +BAYPORT CREDIT UNION, NEWPORT NEWS, VA 23606-4571 5309006 ONE BAYPORT WAY STE 350, ATTENTION: OPERATIONS SUPPORT, PO BOX 513, SOUTHFIELD, MI 48037-0513 ON, 1543 KINGSLEY AVE #11, ORANGE PARK, FL 32073-4583 5309008 +CREDIT ACCEPTANCE, +FINANCIAL ACCOMODATION, 1543 KINGSLEY AVE #11, 5309010 +TEK-COLLECT, PO BOX 1269, COLUMBUS, OH 43216-126 +TIFFANY & TIFFANY PLLC, 770 INDEPENDENCE CIRCLE, 5309016 COLUMBUS, OH 43216-1269 5309017 VIRGINIA BEACH, VA 23455-6452 PO BOX 504125, 5309018 +YAMAHA MOTOR FINANCE, SAN DIEGO, CA 92150-4125 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: VRubino@newmanwilliams.com Mar 05 2020 19:19:07 Vincent Rubino, Newman Williams Mishkin Corveleyn et al, Stroudsburg, PA 18360-0511PO Box 511, 712 Monroe Street, +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 05 2020 19:20:11 United States Trustee, ust 228 Walnut Street, Suite 1190, Harrish EDI: CAPITALONE.COM Mar 06 2020 00:18:00 Harrisburg, PA 17101-1722 5309007 CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285 EDI: CBSAAFES.COM Mar 06 2020 00:18:00 5309012 MILITARY STAR, 3911 S WALTON WALKER BLVD, DALLAS, TX 75236-1509 5309005 EDI: CBSAAFES.COM Mar 06 2020 00:18:00 ARMY AIR FORCE EXCHANGE, PO BOX 650410, DALLAS, TX 75265-0441 5309009 +E-mail/Text: electronicbkydocs@nelnet.net Mar 05 2020 19:20:12 DEPT OF ED/NELNET. PO BOX 82561, LINCOLN, NE 68501-2561 PO BOX 15369, 5309011 EDI: JPMORGANCHASE Mar 06 2020 00:18:00 JPMCB CARD, WILMINGTON, DE 19850 5309013 EDI: NFCU.COM Mar 06 2020 00:19:00 NAVY FEDERAL CREDIT UNION, PO BOX 3500, MERRIFIELD, VA 22119-3500 5309014 +EDI: NFCU.COM Mar 06 2020 00:19:00 NAVY FEDERAL CREDIT UNION, PO BOX 3700, MERRIFIELD, VA 22119-3700 +EDI: AGFINANCE.COM Mar 06 2020 00:18:00 5309015 ONE MAIN, PO BOX 1010, EVANSVILLE, IN 47706-1010 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net

United States Trustee ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino on behalf of Debtor 1 Andrew David Landsberger

lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newm

anwilliams.com; swiggins@newmanwilliams.com

TOTAL: 3

Information to	identify the case:	
Debtor 1:	Andrew David Landsberger	Social Security number or ITIN: xxx-xx-0578
	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:
United States Ba	ankruptcy Court: Middle District of Pennsylvania	Date case filed for chapter: 7 3/4/20
Case number:	5:20-bk-00844-RNO	

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.						
		About Debtor 1:		About Debtor 2:		
1.	Debtor's full name	Andrew David Landsberger				
2.	All other names used in the last 8 years	aka Andrew D. Landsberger, aka Andrew Landsberger				
3.	Address	PO Box 282 Tannersville, PA 18372–0282				
4.	<b>Debtor's attorney</b> Name and address	Vincent Rubino Newman Williams Mishkin Corveleyn et al 712 Monroe Street PO Box 511 Stroudsburg, PA 18360–0511		Contact phone 570 421–9090 Email: VRubino@newmanwilliams.com		
5.	Bankruptcy trustee Name and address	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431		Contact phone 570 253–6899 Email: pa36@ecfcbis.com		

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

# 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Max Rosenn U.S. Courthouse 197 South Main Street Wilkes—Barre, PA 18701 Contact phone (570) 831–2500 Date: 3/5/20

# 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

#### April 1, 2020 at 10:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

\*\*\* Valid photo identification and proof of social security number are required \*\*\*

#### Location:

Council Chambers, 2nd Floor, Borough Municipal Building, 700 Sarah Street, Stroudsburg, PA 18360

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

## Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

Filing deadline: 5/31/20

#### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

# 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

# 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.